

COMMUNITY BANK

	CPP Disbursement Date 12/19/2008	Cert 30417	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$530	\$511	-3.5%		
Loans	\$486	\$457	-5.8%		
Construction & development	\$72	\$56	-21.2%		
Closed-end 1-4 family residential	\$153	\$143	-6.5%		
Home equity	\$40	\$39	-2.3%		
Credit card	\$0	\$0	0.0%		
Other consumer	\$40	\$7	-82.4%		
Commercial & Industrial	\$48	\$47	-2.0%		
Commercial real estate	\$118	\$120	2.3%		
Unused commitments	\$56	\$43	-22.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$8	\$9	22.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$482	\$461	-4.2%		
Deposits	\$389	\$365	-6.2%		
Total other borrowings	\$89	\$93	4.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$48	\$50	3.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.9%	--		
Tier 1 risk based capital ratio	10.7%	11.8%	--		
Total risk based capital ratio	11.9%	13.0%	--		
Return on equity ¹	0.3%	4.2%	--		
Return on assets ¹	0.0%	0.4%	--		
Net interest margin ¹	4.4%	4.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	32.3%	71.0%	--		
Loss provision to net charge-offs (qtr)	486.6%	129.4%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	8.0%	2.2%	0.3%	0.3%	--
Closed-end 1-4 family residential	6.3%	3.4%	0.6%	0.5%	--
Home equity	0.7%	1.3%	0.5%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	3.5%	0.2%	1.3%	--
Commercial & Industrial	2.5%	0.8%	-1.1%	1.1%	--
Commercial real estate	1.0%	0.8%	-0.5%	-0.3%	--
Total loans	3.8%	1.8%	0.1%	0.2%	--